

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

	)	Group Art Unit: 3628
	)	Examiner: Jennifer Liversedge
Applicant: LAWRENCE	)	<b>REQUEST TO REOPEN</b>
Application No.: 09/812,628	)	<b>PROSECUTION, INCLUDING</b>
Filing Date: 3/20/2001	)	<b>AMENDMENT AND RESPONSE</b> to
	)	December 09, 2008 Examiner's Answer
For: AUTOMATED ACCOUNT RISK MANAGEMENT	)	Attorney Docket No.: G08.126
	)	<b>PTO Customer Number 28062</b>
	)	Buckley, Maschoff & Talwalkar LLC
	)	Five Elm Street
	)	New Canaan, CT 06840

---

Mail Stop Amendment (EFS)  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Examiner's Answer including new grounds of rejection dated December 09, 2008, Applicant respectfully requests the Office to reopen prosecution and amend the above-identified application as follows:

**Amendments to the claims** are reflected in the listing of claims that begins on page 2 of this paper.

**Remarks** begin on page 7 of this paper.